

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

| | | |
|---------------|---|-------------------|
| In re: | § | |
| | § | |
| FARAH, MARYAM | § | Case No. 08-40034 |
| | § | |
| Debtor(s) | § | |

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under chapter of the United States Bankruptcy Code on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Administrative expenses
Payments to creditors
Non-estate funds paid to 3rd Parties
Payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.
6. The deadline for filing claims in this case was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ as interim compensation and now requests a sum of \$, for a total compensation of \$. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$, and now requests reimbursement for expenses of \$, for total expenses of \$.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Michelle H. Chow, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 08-40034 BTR Judge: BRENDA T. RHOADES
Case Name: FARAHI, MARYAM

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 01/08/08 (f)
341(a) Meeting Date: 02/01/08
Claims Bar Date: 05/05/08

For Period Ending: 11/03/09

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|------------------------------------|---|---|---|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Abandoned OA=554(a) Abandon DA=554(c) Abandon | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1. VOID (u) | Unknown | 0.00 | | 0.00 | FA |
| 2. HOMESTEAD HOMESTEAD LOCATED AT 7621 MCCALLUM BLVD, Debtor testified she owns homestead outright. Debtor selects TEXAS PROPERTY CODE EXEMPTIONS Debtor Claimed 100% Exemption on Schedule C | 31,370.00 | 0.00 | DA | 0.00 | FA |
| 3. BANK ACCOUNT HELD THROUGH WASHINGTON MUTUAL Bank account held through Washington Mutual Amount listed on original schedules is \$5,100 Trustee collected \$500 at 341 meeting on 02/01/08 and debtor will pay remaining balance in equal monthly installments over 12 months. | 5,100.00 | 5,100.00 | | 5,100.17 | FA |
| 4. STOVE - 500 MICROWAVE - 150 REFRIGERATOR - 350 FRE Debtor Claimed 100% Exemption on Schedule C | 3,870.00 | 0.00 | DA | 0.00 | FA |
| 5. APPAREL Debtor Claimed 100% Exemption on Schedule C | 100.00 | 0.00 | DA | 0.00 | FA |
| 6. 401 (K) Debtor Claimed 100% Exemption on Schedule C | 14,000.00 | 0.00 | DA | 0.00 | FA |
| 7. 1999 HONDA CIVIC WITH 170000 MILES Debtor Claimed 100% Exemption on Schedule C | 5,500.00 | 0.00 | DA | 0.00 | FA |
| INT. Post-Petition Interest Deposits (u) | Unknown | N/A | | 3.91 | FA |

| | | | | | |
|-----------------------------------|-------------|------------|--|---------------------------------|-----------------------------------|
| | | | | Gross Value of Remaining Assets | |
| TOTALS (Excluding Unknown Values) | \$59,940.00 | \$5,100.00 | | \$5,104.08 | \$0.00 |
| | | | | | (Total Dollar Amount in Column 6) |

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 08-40034 BTR Judge: BRENDA T. RHOADES
Case Name: FARAH, MARYAM

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 01/08/08 (f)
341(a) Meeting Date: 02/01/08
Claims Bar Date: 05/05/08

As of date TFR submitted to UST 11/03/09: The main asset administered in this case was the repayment of the bank balance on the date of filing. Debtor had \$5,100.00 of nonexempt funds which she repayed over 12 months.

Initial Projected Date of Final Report (TFR): 12/31/10 Current Projected Date of Final Report (TFR): 12/31/10

/s/ Michelle H. Chow, Trustee

Date: 11/03/09

MICHELLE H. CHOW, TRUSTEE

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 08-40034 -BTR
Case Name: FARAHI, MARYAM

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3711 BofA - Money Market Account

Taxpayer ID No: *****1030
For Period Ending: 11/03/09

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|---|---------------------------------|--------------------|---------------|--------------------|---------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description Of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account / CD Balance (\$) |
| | | | BALANCE FORWARD | | | | 0.00 |
| 02/06/08 | 3 | Maryam Farahi 6912 Longhorntrl Frisco TX 75034 | INITIAL PORTION OF BANK BALANCE | 1129-000 | 500.00 | | 500.00 |
| 02/29/08 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.300 | 1270-000 | 0.08 | | 500.08 |
| 03/04/08 | 3 | Maryam Farahi 7621 McCallum # 111 Dallas TX 75252 | MONTHLY PAYMENT | 1129-000 | 383.33 | | 883.41 |
| 03/31/08 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.250 | 1270-000 | 0.19 | | 883.60 |
| 04/02/08 | 3 | Maryam Farahi 7621 McCallum # 111 Dallas TX 75252 | MONTHLY PAYMENT | 1129-000 | 383.33 | | 1,266.93 |
| 04/30/08 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.250 | 1270-000 | 0.24 | | 1,267.17 |
| 05/05/08 | 3 | Maryam Farahi 7200 Preston Rd. Apt. 211 Plano TX 75024-3220 | MONTHLY PAYMENT | 1129-000 | 383.33 | | 1,650.50 |
| 05/28/08 | 3 | Maryam Farahi 7200 Preston Rd. Apt. 211 Plano TX 75024-3220 | MONTHLY PAYMENT | 1129-000 | 383.33 | | 2,033.83 |
| 05/30/08 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.150 | 1270-000 | 0.19 | | 2,034.02 |
| 06/26/08 | 3 | Maryam Farahi 7200 Preston Rd. Apt. 211 Plano TX 75024-3220 | MONTHLY PAYMENT | 1129-000 | 383.00 | | 2,417.02 |
| 06/30/08 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.150 | 1270-000 | 0.26 | | 2,417.28 |
| 07/29/08 | 3 | Maryam Farahi 7200 Preston Rd. Spt. 211 Plano tX 75024-3220 | MONTHLY PAYMENT | 1129-000 | 383.83 | | 2,801.11 |
| 07/31/08 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.150 | 1270-000 | 0.31 | | 2,801.42 |
| 08/29/08 | 3 | Maryam Farahi | MONTHLY PAYMENT | 1129-000 | 383.33 | | 3,184.75 |

Page Subtotals 3,184.75 0.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 08-40034 -BTR
Case Name: FARAHI, MARYAM

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3711 BofA - Money Market Account

Taxpayer ID No: *****1030
For Period Ending: 11/03/09

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|---|--|--------------------|---------------|--------------------|---------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description Of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account / CD Balance (\$) |
| 08/29/08 | INT | 7200 Preston Rd. Apt. 211 Plano TX 75024 | Interest Rate 0.150 | 1270-000 | 0.35 | | 3,185.10 |
| 09/29/08 | 3 | BANK OF AMERICA, N.A. Maryam Farahi 7200 Preston Rd. Apt. 211 Plano Tx 75024 | MONTHLY PAYMENT | 1129-000 | 383.33 | | 3,568.43 |
| 09/30/08 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.150 | 1270-000 | 0.39 | | 3,568.82 |
| 10/28/08 | 3 | Maryam Farahi 7200 Preston Rd. Apt. 211 Plano TX 75024 | MONTHLY PAYMENT | 1129-000 | 383.33 | | 3,952.15 |
| 10/31/08 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.100 | 1270-000 | 0.35 | | 3,952.50 |
| 11/26/08 | 3 | Maryam Farahi 7200 Preston Rd. Apt. 823 Plano TX 75024 | MONTHLY PAYMENT | 1129-000 | 383.33 | | 4,335.83 |
| 11/28/08 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.100 | 1270-000 | 0.32 | | 4,336.15 |
| 12/29/08 | 3 | Maryam Farahi 7200 Preston Rd. Apt. 211 Plano TX 75024-3220 | MONTHLY PAYMENT | 1129-000 | 383.33 | | 4,719.48 |
| 12/31/08 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.010 | 1270-000 | 0.22 | | 4,719.70 |
| 01/27/09 | 3 | Maryam Farahi 7200 Preston Rd. Apt 211 Plano TX 75024 | MONTHLY PAYMENT Reduce trustee compensable base by 17 cents for commission calculation. Debtor overpaid by 17 cents. | 1129-000 | 383.37 | | 5,103.07 |
| 01/30/09 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.010 | 1270-000 | 0.04 | | 5,103.11 |
| 02/27/09 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.010 | 1270-000 | 0.04 | | 5,103.15 |
| 03/31/09 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.010 | 1270-000 | 0.04 | | 5,103.19 |
| 04/30/09 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.030 | 1270-000 | 0.11 | | 5,103.30 |
| 05/29/09 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.030 | 1270-000 | 0.12 | | 5,103.42 |
| 06/30/09 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.030 | 1270-000 | 0.13 | | 5,103.55 |
| 07/31/09 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.030 | 1270-000 | 0.13 | | 5,103.68 |

Page Subtotals 1,918.93 0.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 08-40034 -BTR
Case Name: FARAHI, MARYAM

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3711 BofA - Money Market Account

Taxpayer ID No: *****1030
For Period Ending: 11/03/09

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|-----------------------------|----------------------------|--------------------|---------------|--------------------|---------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description Of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account / CD Balance (\$) |
| 08/31/09 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.030 | 1270-000 | 0.13 | | 5,103.81 |
| 09/30/09 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.030 | 1270-000 | 0.13 | | 5,103.94 |
| 10/30/09 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.030 | 1270-000 | 0.13 | | 5,104.07 |
| 11/03/09 | INT | BANK OF AMERICA, N.A. | INTEREST REC'D FROM BANK | 1270-000 | 0.01 | | 5,104.08 |
| 11/03/09 | | Transfer to Acct #*****2671 | Final Posting Transfer | 9999-000 | | 5,104.08 | 0.00 |

| | | | |
|---------------------------|----------|-----------------|------|
| COLUMN TOTALS | 5,104.08 | 5,104.08 | 0.00 |
| Less: Bank Transfers/CD's | 0.00 | <u>5,104.08</u> | |
| Subtotal | 5,104.08 | 0.00 | |
| Less: Payments to Debtors | | <u>0.00</u> | |
| Net | 5,104.08 | 0.00 | |

Page Subtotals 0.40 5,104.08

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 4
Exhibit B

Case No: 08-40034 -BTR
Case Name: FARAH, MARYAM

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****2671 BofA - Checking Account

Taxpayer ID No: *****1030
For Period Ending: 11/03/09

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|-------------------------------|---|--------------------|---------------|--------------------|---------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description Of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account / CD Balance (\$) |
| 11/03/09 | | Transfer from Acct #*****3711 | BALANCE FORWARD Transfer In From MMA Account | 9999-000 | 5,104.08 | | 0.00 5,104.08 |

| | | | |
|---------------------------|----------|------|----------|
| COLUMN TOTALS | 5,104.08 | 0.00 | 5,104.08 |
| Less: Bank Transfers/CD's | 5,104.08 | 0.00 | |
| Subtotal | 0.00 | 0.00 | |
| Less: Payments to Debtors | | 0.00 | |
| Net | 0.00 | 0.00 | |

| | | | | |
|--|---|--------------|--------------------------------|---------------------|
| | TOTAL - ALL ACCOUNTS | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCE |
| | BofA - Money Market Account - *****3711 | 5,104.08 | 0.00 | 0.00 |
| | BofA - Checking Account - *****2671 | 0.00 | 0.00 | 5,104.08 |
| | | ----- | ----- | ----- |
| | | 5,104.08 | 0.00 | 5,104.08 |
| | | ===== | ===== | ===== |
| | (Excludes Account Transfers) | | (Excludes Payments To Debtors) | Total Funds On Hand |

I certify that the above banking transactions are true and correct.

Trustee's Signature: /s/ Michelle H. Chow, Trustee Date: 11/03/09
MICHELLE H. CHOW, TRUSTEE

Page Subtotals 5,104.08 0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

| Case Number: | 08-40034 | Page 1 | | Date: November 03, 2009 | | |
|--------------------------|---|---|----------------|-------------------------|--------------|--------------|
| Debtor Name: | FARAHI, MARYAM | Claim Type Sequence | | | | |
| Code # | Creditor Name & Address | Claim Class | Notes | Scheduled | Claimed | Allowed |
| 000001 070 7100-00 | Capital One, N.A. c/o McWilliams & Thompson 1600 Redbud Boulevard, Suite 400 McKinney, TX 75069 | Unsecured | Filed 02/06/08 | \$0.00 | \$27,806.01 | \$27,806.01 |
| 000002 070 7100-00 | Capital One, N. A. Bank Legal Department 201 St. Charles Avenue, 26th Floor New Orleans, LA 70170 | Unsecured x8130 | Filed 03/05/08 | \$0.00 | \$31,368.68 | \$31,368.68 |
| 000003 070 7100-00 | Capital Recovery One 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131 | Unsecured x8927 | Filed 03/20/08 | \$0.00 | \$4,117.61 | \$4,117.61 |
| 000004 070 7100-00 | LVNV Funding LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 | Unsecured x7120 | Filed 04/08/08 | \$0.00 | \$9,373.03 | \$9,373.03 |
| 000005 070 7100-00 | LVNV Funding LLC its successors and assigns as assignee of Washington Mutual Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 | Unsecured x0484 | Filed 04/09/08 | \$0.00 | \$7,341.32 | \$7,341.32 |
| 000006 070 7100-00 | FIA Card Services, N.A. American InfoSource L.P. 4515 N. Santa Fe Ave. Oklahoma City, OK 73118-7901 | Unsecured x2592 2827 | Filed 05/05/08 | \$0.00 | \$10,569.35 | \$10,569.35 |
| 000007 070 7100-00 | FIA Card Services, N.A. American InfoSource L.P. 4515 N. Santa Fe Ave. Oklahoma City, OK 73118-7901 | Unsecured x8118 4407 | Filed 05/05/08 | \$0.00 | \$9,970.48 | \$9,970.48 |
| 000008 070 7100-00 | FIA Card Services, N.A. American InfoSource L.P. 4515 N. Santa Fe Ave. Oklahoma City, OK 73118-7901 | Unsecured x7096 2062 | Filed 05/05/08 | \$0.00 | \$1,442.41 | \$1,442.41 |
| 040 8200-00 | MARYAM FARAHI 7200 PRESTON RD., #211 PLANO, TX 75024 | Unsecured Overpayment of 17 cents by the Debtor. | Filed 05/05/08 | \$0.00 | \$0.17 | \$0.17 |
| Case Totals: | | | | \$0.00 | \$101,989.06 | \$101,989.06 |

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-40034

Case Name: FARAH, MARYAM

Trustee Name: Michelle H. Chow, Trustee

Claims of secured creditors will be paid as follows:

| <i>Claimant</i> | <i>Proposed Payment</i> |
|-----------------|-------------------------|
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| <i>Reason/Applicant</i> | <i>Fees</i> | <i>Expenses</i> |
|---|-------------|-----------------|
| <u>Trustee: Michelle H. Chow, Trustee</u> | \$ _____ | \$ _____ |
| <u>Attorney for trustee:</u> | \$ _____ | \$ _____ |
| <u>Appraiser:</u> | \$ _____ | \$ _____ |
| <u>Auctioneer:</u> | \$ _____ | \$ _____ |
| <u>Accountant:</u> | \$ _____ | \$ _____ |
| <u>Special Attorney for trustee:</u> | \$ _____ | \$ _____ |
| <u>Charges:</u> | \$ _____ | \$ _____ |
| <u>Fees:</u> | \$ _____ | \$ _____ |
| <u>Other:</u> | \$ _____ | \$ _____ |
| <u>Other:</u> | \$ _____ | \$ _____ |

Applications for prior chapter fees and administrative expenses have been filed as follows:

The amount of surplus returned to the debtor after payment of all claims and interest is
\$.